

Feb 04, 2011

Jean Farbin  
Jean's Healthway Natural Food  
133 South Jefferson  
Ava, MO 65608

Secretary Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

Dear Secretary Johnson:

For the past thirty years, I have owned and operated my natural foods store selling everything from organic meat and groceries to vitamins and hair supplements. Business is doing well, and I have six full time employees. In today economy, however, it seems that big business is always setting the rules. We need the restraint that the Federal Reserve ruling will place on credit card companies and big banks.

A twelve-cent maximum charge for debit card swipes is a fair amount. The banks in the area around Farbin charge more for running a debit than credit; we try to run most of our card transactions as credit. It will be a pleasant change to see these credit card companies and large banks practicing fair business ethics, even if it is forced.

Excessive interchange fees hurt all retailers. We need the Federal Reserve to ensure common sense reforms to protect small business. Please keep the proposed limits intact.

Thank you,

Jean Farbin

*Jean Farbin*  
*president / owner*  
*Jean's Healthway Inc.*